

UNITED STATES BANKRUPTCY COURT <i>District of NEW JERSEY, CAMDEN, Division</i>	VOLUNTARY PETITION
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Name of Debtor (if Individual, enter Last, First, Middle) Williams, Omar	Name of the Joint Debtor (Spouse) (Last, First, Middle)
All Other Names used by the Debtor in last 6 years (Include married, maiden and trade names)	All Other Names used by the Joint Debtor in last 6 years (Include married, maiden and trade names)
Social Security / Tax ID # (If more than one, state all) 000-00-8982	Social Security / Tax ID # (If more than one, state all) 000-00-0000
Street Address of Debtor (No. & street, city, state, zip) 2101 Reamer Drive Apt. 2300 Barrington NJ08007	Street Address of Debtor (No. & street, city, state, zip)
County of Residence of Debtor or Principal Place of Business Camden	County of Residence of Debtor or Principal Place of Business
Mailing Address of the Debtor (if different from street address)	Mailing Address of the Debtor (if different from street address)

Location of Principal Asset of Business Debtor
 (if different from street address above:)

INFORMATION REGARDING THE DEBTOR (Check the Applicable Boxes)

VENUE (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than any other district.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other

Chapter or Section of Bankruptcy Code Under which the Petition is Filed

- (Check one box)
- ☒ 7 Liquidation ☐ 11 Reorganization ☐ 13 Debt Adjustment
☐ 9 Municipal ☐ 12 Farmer
☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer ☐ Business ☐ Both

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. Sec.101
- ☐ Debtor is and elects to be considered as small business under 11 U.S.C. Sec. 1121(e)(optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee Attached
- ☐ Filing fee to be paid in installments (Applicable to individuals only)

Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See official Form No.3

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be No funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-Over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1million	\$1,000,001 to \$10million	\$10,000,001 to \$50million	\$50,000,001 to \$100million	More than \$100million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1million	\$1,000,001 to \$10million	\$10,000,001 to \$50million	\$50,000,001 to \$100million	More than \$100million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

COURT USE ONLY

Voluntary Petition

Document

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Debtor
Williams, Omar

PRIOR BANKRUPTCY CASES FILED WITHIN LAST 6 YEARS

Location Where filed None	Case Number:	Date filed:
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PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE

Name of Debtor: District	Case Number: Relationship	Date filed: Judge:
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Signatures**Signature of Debtor Individual**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under 7 of such title.

Debtor requests relief in accordance with the chapter of title 11 United States Code specified in this petition.

/S/ Williams, Omar

Date: 10/10/2005

Williams, Omar

/S/

Date: 10/10/2005

Telephone (if not represented by attorney)

Signature of Attorney

/S/ David Paul Daniels, A Prof. Corp.

Date:

David Paul Daniels, A Prof. Corp. DD6272

Address

By David P. Daniels, Esq.

3300 Federal Street

Camden, NJ 08105

Telephone **856-338-0411**

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title Of Authorized Individual

Date: ____/____/____

Exhibit A

To be declared if the debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

[] Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

/S/ David Paul Daniels, A Prof. Corp.

10/10/2005

Signature of Attorney

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

[] Yes, and Exhibit C is attached and made a part of this petition.

[X] No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec 110, that I prepared this document for compensation, and I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Name and Social Security Number of all other individuals who prepared or assisted in preparing this document. If more than one person prepared this document, attach additional sheets confirming to the appropriate official form for each person.

Signature of Authorized Individual

Date: ____/____/____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. sec. 110; 18 U.S.C. sec. 156.

Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

Prior to the commencement of a case the clerk is required to provide individual debtor(s) whose debts are primarily consumer debts written notice indicating each Chapter of Title 11 under which said individual may proceed. (See Sec 342)

NOTICE:

1. You are notified that as an individual with regular income, who on the date of the petition owned non-contingent, liquidated, unsecured debts of less than \$290,525.00 and non-contingent, liquidated, secured debts of less than \$871,550.00 and who is not a stock broker or commodity broker you may proceed under Chapter 13 and use future income to pay all or a portion of your existing debts.
2. You are eligible to proceed under Chapter 7 - Liquidation, whereby debts are eliminated and non-exempt assets are liquidated by the trustee for the benefit of your Creditors.
3. You are eligible to proceed under Chapter 11 - for debt reorganization.
4. You are eligible to proceed under Chapter 12 - if you are a family farmer with regular annual income.
5. You are not eligible to proceed under Chapter 9.
6. All general filing is subject to 11 USC Sec 109(f), 727(a)(8) and (9), and 707(b). Consult your attorney.

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

CLERK OF THE COURT

ACKNOWLEDGEMENT OF RECEIPT OF THIS NOTICE

We hereby certify that we have received and read the foregoing written Notice.

Executed on 10/10/2005

Signature: /s/ Williams, Omar
Williams, Omar

Signature: /s/

STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT CAMDEN DISTRICT OF NEW JERSEY

In re: Omar Williams
Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
\$9,000.00	2005
\$20,000.00	2004
\$11,000.00	2003

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of creditor	Dates of payments	Amount paid	Amount still owing
None			

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of the creditor and relationship to the debtor	Date of the payment	Amount paid	Amount still owing
None			

4. Suits, executions, garnishments and attachments

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of the suit and case number	Nature of proceeding	Court & location	Status or disposition

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of person for whose benefit property was seized	Date of seizure	Description and value of the property

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & address of creditor or seller	Date of repossession, foreclosure sale, transfer or return	Description and value of property
Credit Acceptance Corp. P.O. Box 513 Southfield, MI 48037	1/1/05	1995 Chevrolet Suburban

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of assignee	Date of assignment	Terms of assignment or settlement
None		

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of custodian	Name & location of court, case title & number	Date of order	Description and value of property
None			

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & address of person or organization	Relationship to the debtor if any	Date of gift	Description and value of gift
None			

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and value of property	Description of circumstances and if loss was covered in whole or part by insurance, give particulars	Date of loss
None		

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and address of payee	Date of payment, name of payor if other than debtor	Amount of money or description and value of property
David Paul Daniels Attorneys At Law 3300 Federal Street Camden, NJ 08105	10/10/05	\$291.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of transferee, relationship to the debtor	Date	Describe property transferred and value received
None		

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of institution	Type and number of account and amount of final balance	Amount and date of sale or closing
South Jersey Federal Credit Union Market St., Camden, NJ	Savings & Checking \$-50.00	2/05

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of bank or other depository	Name and address of those with access to box or depository	Description of contents	Date of transfer or surrender if any
None			

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and address of creditor	Date of setoff	Amount of setoff
None		

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Name and address of owner	Description and value of property	Location of property
None		

15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name used	Dates of occupancy
None		

16. Spouse and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name
None

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Invoice	Environmental Law
None			

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Invoice	Environmental Law
None			

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Date of Invoice	Environmental Law
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None		
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18. Nature, location and Name of Business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Name	Tax Payer ID	Address	Nature of Business	Beginning and Ending Dates
None				

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name	Address
None	

19. Books, records and financial statements

a. List all bookkeepers and accountants who within six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and address	Dates services rendered
None	

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name	Address	Dates services rendered
None		

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records area not available, explain.

Name	Address
None	

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Name and address	Date issued
None	

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of inventory	Inventory supervisor	Dollar amount of inventory (Specify cost, market or other basis)
None		

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Date of inventory	Name and address of custodian of inventory records
None	

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and address	Nature of interest	Percentage of interest
None		

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name and address	Title	Nature and percentage of stock ownership
None		

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name	Address	Date of withdrawal
None		

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Name and address	Title	Date of termination
None		

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name & address of recipient, relationship to debtor	Date & purpose of withdrawal	Amount of money or description & value of property
None		

24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

Name of the Parent Corporation	Tax Payer identification Number
None	

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

Name of the Pension Fund	Tax Payer identification Number
None	

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 10, 2005 _____ /s/ Omar Williams _____
Signature of Debtor

Date _____ _____
Signature of Joint Debtor
(if any)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY
PETITION PREPARER (SEE 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C § 110, and that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate
Official Form for each person.

X _____ _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of the title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____ _____
Signature
Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

IN RE: **Williams, Omar**

Case #:

Debtor

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Prejury at the end.

GENERAL INSTRUCTIONS:- Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Assets	Liabilities	Other
A-Real Property	Y	1	\$0.00		
B-Personal Property	Y	2	\$3,000.00		
C-Property Claimed as Exempt	Y	1			
D-Creditors Holding Secured Claims	Y	1		\$0.00	
E-Creditors Holding Unsecured Priority Claims	Y	1		\$0.00	
F-Creditors Holding Unsecured Non-Priority Claims	Y	3		\$27,678.00	
G-Executory Contracts & Unexpired Leases	Y	1			
H-Codebtors	Y	1			
I-Current Income of Individual Debtors	Y	1			\$1,517.00
J-Current Expenditures of Individual Debtors	Y	1			\$1,510.00
Total Number of Sheets of All Schedules		13			
Total of Assets			\$3,000.00		
Total of Liabilities				\$27,678.00	

Debtor

SCHEDULE A - REAL PROPERTY

Description of Property & Location	Nature of Debtor Interest in Property and Equity	H.W.J.C.I	Current Market Value of Debtor's Interest in Property without Deducting any secured claim or Exemption	Amount of Secured Claim

IN RE: Williams, Omar

Case #:

Debtor

SCHEDULE B - PERSONAL PROPERTY

ID	Type of Property Location of Property	None	Description of Property	H W J C I	Current Market Value of Debtor's Interest in Property without De- ducting any secured claim or Exemption
01		None		N	
02	DEPOSITS AT BANK	None		N	
03	SECURITY DEPOSITS W /UTILITIES	None		N	
04	HOUSEHOLD GOODS 2101 Reamer Drive, Barrington, NJ		Furniture	I	2,000.00
05	BOOKS PICTURES, ETC.	None		N	
06	WEARING APPAREL 2101 Reamer Drive, Barrington, NJ		Clothing	I	1,000.00
07	FURS & JEWELRY	None		N	
08	FIREARMS & HOBBY EQUIPMENT	None		N	
09	INTEREST IN INSURANCE POLICIES	None		N	
10	ANNUITIES	None		N	
11	INTEREST IN IRA, ERISA, KEOGH	None		N	
12	STOCKS INCORPORATED BUSINES	None		N	
13	INTEREST IN PARTNERSHIP ETC.	None		N	
14	GOVERNMENT, CORPORATE BOND	None		N	
15	ACCOUNTS RECEIVABLE	None		N	
16	ALIMONY, MAINTENANCE, SUPPOR	None		N	
17	OTHER LIQUIDATED DEBTS	None		N	
18	EQUITABLE & FUTURE INTERESTS	None		N	
19	CONT/NON-CONTINGENT INTEREST	None		N	
20	CONTINGENT LIQUIDATED CLAIMS	None		N	

Debtor

21	PATENTS, COPYRIGHTS, ETC.	None	N
22	LICENCES, FRANCHISES, ETC.	None	N
23	AUTOMOBILES, TRUCKS, ETC.	None	N
24	BOATS, MOTORS, ACCESSORIES	None	N
25	AIRCRAFT & ACCESSORIES	None	N
26	OFFICE EQPT., FURNISHING ETC.	None	N
27	MACHINERY, FIXTURES EQPT. ETC.	None	N
28	INVENTORY	None	N
29	ANIMALS	None	N
30	CROPS-GROWING OR HARVESTED	None	N
31	FARMING EQUIPMENT	None	N
32	FARM SUPPLIES, CHEMICALS, ETC.	None	N
33	OTHER PERSONAL PROP ANY KIND	None	N

Total of all Personal Property **\$3,000.00**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☒ 11 USC Sec 522(b)(1): Exemptions provided in 11 U.S.C. Sec 522(d). Note: These exemptions are available only in certain states.

☐ 11 USC Sec 522(b)(2): Exemptions available under nonbankruptcy federal laws, state or local laws where debtor's domicile has been located for the 180 days immediately preceding the filing of the petition or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent of the interest is exempt from the process under applicable nonbankruptcy laws.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property without Deducting Exemption
HOUSEHOLD GOODS Furniture	11 USC 522(d)(3)	2,000.00	2,000.00
WEARING APPAREL Clothing	11 USC 522(d)(3)	1,000.00	1,000.00

Total Amount Claimed Exempt **\$3,000.00**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extentions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec 507(a)(2).
- ☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,650* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(3).
- ☐ **Contributions to employee benefit plans** Money owned to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(4).
- ☐ **Certain farmers and fishermen** Claims of certain farmers and fisherman, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec.507(a)(5).
- ☐ **Deposits by individuals** Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec.507(a)(6).
- ☐ **Alimony, Maintenance, or Support** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
- ☐ **Taxes and certain other debts owed to governmental units** Taxes, customs duties, and penalties owing of federal, state, and local governmental units as set forth in 11 U.S.C. Sec.507(a)(8).
- ☐ **Commitment to Maintain the Capital of an Insured Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec 507(a)(9).

* Amount are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE: Williams, Omar

Case #:

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED CLAIMS

[] Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Acct: Amount of Claim **225.00**
Name: **A-1 Collection Service** Date Claim was Incurred
P.O. Box 7387 What for **COLLECTIONS**
W. Trenton, NJ 08628-0387 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **525.00**
Name: **Apex Asset Management LLC** Date Claim was Incurred
P.O. Box 7044 What for **COLLECTIONS**
Lancaster, PA 17604-7044 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **95.00**
Name: **AZ Finance Inc.** Date Claim was Incurred
5610 E. Burns St. What for **LOAN**
Tuscon, AZ 85711 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **167.00**
Name: **Collectech Systems Inc.** Date Claim was Incurred
3000 Corporate Exchange What for **COLLECTIONS**
Columbus, OH 43231 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **7,980.00**
Name: **Credit Acceptance Corporation** Date Claim was Incurred
P.O. Box 513 What for **AUTO DEFICIENCY**
Southfield, MI 48037 Nature **INDIVIDUAL**
☒ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **723.00**
Name: **Credit Protect Association** Date Claim was Incurred
13355 Noel Rd. What for **COLLECTIONS**
Dallas, TX 75240 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Debtor

Acct: **1001026000771** Amount of Claim **4,497.00**
Name: **Credit Solutions, LLC** Date Claim was Incurred
P.O. Box 1241 What for **COLLECTIONS**
Metairie, LA 70004-1241 Nature **INDIVIDUAL**
☐ CO-Debtors
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **2,455.00**
Name: **Financial Recoveries** Date Claim was Incurred
800 Kings Highway North What for **MEDICAL SERVICES**
Cherry Hill, NJ 08034 Nature **INDIVIDUAL**
☐ CO-Debtors
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: **423196** Amount of Claim **100.00**
Name: **IC System, Inc** Date Claim was Incurred
P.O. Box 64378 What for **COLLECTIONS**
Saint Paul, MN 55164 Nature **INDIVIDUAL**
☐ CO-Debtors
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **286.00**
Name: **Marlin Intergrated** Date Claim was Incurred
100 Glen St. What for **CONSUMER CREDIT**
Suite 300 Nature **INDIVIDUAL**
Glen Falls, NY 12801-4433 ☐ CO-Debtors
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **3,267.00**
Name: **Medclear** Date Claim was Incurred
PO Box 8547 What for **MEDICAL SERVICES**
Philadelphia, PA 19101-8547 Nature **INDIVIDUAL**
☐ CO-Debtors
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **902.00**
Name: **NCO Financial Systems, Inc** Date Claim was Incurred
PO Box 41417 What for **COLLECTIONS**
Dept. 99 Nature **INDIVIDUAL**
Philadelphia, PA 19101 ☐ CO-Debtors
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Debtor

Acct: Amount of Claim **339.00**
Name: **OSI Collection Services** Date Claim was Incurred
P.O. Box 987 What for **COLLECTIONS**
Brookfield, WI 53008-0987 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: **QAR1VIRTOP096** Amount of Claim **352.00**
Name: **Quality Asset Recovery** Date Claim was Incurred
7 Forster Avenue What for **COLLECTIONS**
Suite 101 Nature **INDIVIDUAL**
Gibbsboro, NJ 08026 ☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: **QAR1VIRTOP147** Amount of Claim **845.00**
Name: **Quality Asset Recovery** Date Claim was Incurred
7 Forster Avenue What for **COLLECTIONS**
Suite 101 Nature **INDIVIDUAL**
Gibbsboro, NJ 08026 ☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **4,848.00**
Name: **Sallie Mae** Date Claim was Incurred
P.O. Box 9500 What for **STUDENT LOAN**
Wilkes Barre, PA 18773-9500 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: Amount of Claim **72.00**
Name: **Unique National Collection** Date Claim was Incurred
119 E. Maple St. What for **COLLECTIONS**
Jeffersonville, IN 47130 Nature **INDIVIDUAL**
☐ CO-Debtors

Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

None of the above claims is contingent, disputed, unliquidated, subject to
setoff, unless otherwise stated. Total Unsecured Debt **\$27,678.00**
Total Number of Creditors **17**

Debtor

SCHEDULE

G - EXECUTORY CONTRACTS AND UNEXPIRED LE

☐ Check this box if debtor has no executory contracts or unexpired leases.

Debtor

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

Name & address of Codebtor

Name & address of Creditor

Jenavisa Vannockay
436 Velde Ave., At. 2
Delair, NJ 08110

Credit Acceptance Corporation
P.O. Box 513
Southfield, MI 48037

Total Number of Creditors

1

IN RE: Williams, Omar

Case #:

Debtor

DEPENDENTS OF DEBTOR AND SPOUSE

Marital Status

NAME

AGE

RELATIONSHIP TO DEBTOR

Single

Dependent Names Withheld

EMPLOYMENT

DEBTOR

SPOUSE

Occupation

Chef

Name of Employer

Olive Garden

Length of Employment

4 months

Address of Employer

**2314 Route 38
Cherry Hill, NJ 08002**

Income per Month

Debtor

Spouse

Gross Income per Month

1,820.00

0.00

Estimated Overtime

0.00

0.00

Subtotal

1,820.00

0.00

Less PAYROLL Deductions - (Information contained on Payroll stub)

a. Withholding

303.00

0.00

b. Payroll Insurance

0.00

0.00

c. Credit Union

0.00

0.00

d. Union Due

0.00

0.00

e. Retirement

0.00

0.00

f. Other Deductions

0.00

0.00

Subtotal

303.00

0.00

TAKE HOME PAY

1,517.00

0.00

Other Income

Business /Profession

0.00

0.00

Property

0.00

0.00

Interest

0.00

0.00

Social Security

0.00

0.00

Alimony for Debtor

0.00

0.00

Alimony for Dependents

0.00

0.00

Pension Plan

0.00

0.00

Other Income

0.00

0.00

0.00

0.00

Subtotal

0.00

0.00

TOTAL ESTIMATED INCOME

CURRENT INCOME

1,517.00

0.00

TOTAL COMBINED MONTHLY INCOME

\$1,517.00

IN RE: Williams, Omar

Case #:

Debtor

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditure labeled "Spouse"

Rent or home mortgage payment	<input type="checkbox"/> Are real estate taxes included?	<input type="checkbox"/> Is property insurance included?	580.00
Utilities Electricity	125.00		
Gas/Oil	125.00		
Water	0.00		
Telephone	100.00		
Cable	0.00		
Sewer	0.00		
Trash	0.00		
Others	0.00	TOTAL Utilities	350.00
Home Maintenance (Repair and Upkeep)	0.00		
Food	300.00		
Clothing	50.00		
Laundry and Cleaning	50.00		
Medical, dental and medicine (uninsured)	100.00		
Transportation (not including auto payments)	80.00		
Recreation, clubs and entertainment	0.00		
Charitable contributions	0.00	TOTAL Other Expense	580.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or Renter's	0.00		
Life	0.00		
Health	0.00		
Auto	0.00		
Other	0.00	TOTAL Insurance Expenses	0.00
Taxes (not deducted from wages or included in home mortgage payments)	0.00		
Installment payments: Auto	0.00		
Others	0.00		
	0.00		
Alimony, maintenance, or support payments	0.00		
Payments for support of addl. dependents not living at home	0.00		
Regular expenses of business/profession/farm	0.00		
Education (Including tuition and school books)	0.00		
Newspapers, periodicals and books	0.00		
Child's day care expenses	0.00		
Emergency expenses	0.00		
Misc. Payments	0.00		
	0.00	TOTAL Other Payments	0.00
TOTAL ESTIMATED CURRENT MONTHLY EXPENSES (Report also on Summary of Schedules) >>>>>>>			\$1,510.00
A. Total projected monthly income	\$1,517.00		
B. Total projected monthly expenses	\$1,510.00		
C. EXCESS INCOME (A-B)	\$7.00		
D. Total Amount to be paid into plan each Month.	N/A		

IN RE: **Williams, Omar**

Case #:

Debtor**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I Williams, Omar declare

Under the penalty of perjury that we have read the foregoing schedule and any attachment, consisting of 13 sheets in all, and that they are true and correct to the best of our knowledge, information and belief.

Date: 10/10/2005

/s/ Williams, OmarSignature **Williams, Omar**

Date 10/10/2005

/s/

Signature

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON ATTORNEY BANK PETITION PREPARER (see 11 U.S.C SEC 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec 110, that I prepared this document for compensation, and that I have provided the debtor with the copy of this document.

Printed or Typed Name of the Bankruptcy Preparer_____
Social Security #_____
Address

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Preparer_____
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec 156

IN RE: **Williams, Omar**

Case #:

Debtor

**STATEMENT PURSUANT TO SECTION 521(2)
DEBTORS CONSOLIDATED STATEMENT OF INTENTIONS**

The Debtors intend to retain all property claimed exempt in Schedule C filed in this case.

CREDITORS HOLDING SECURITY

The Debtors intend the following with respect to the collateral that secures each claim of the Creditor(s) named below.

The performance of such intention will be accomplished within forty five (45) days of the date, of filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

☐ None

Debtor

**STATEMENT PURSUANT TO SECTION 521(2)
DEBTORS CONSOLIDATED STATEMENT OF INTENTIONS**

UNSWORN DECLARATION UNDER PENALTY OF PERJURY OF INDIVIDUAL TO SCHEDULE OF CONSUMER DEBTS SECURED BY PROPERTY
OF THE ESTATE AND NOTICE OF INTENTION.

We the undersigned Petitioners declare under the penalty of perjury that we have read the foregoing Notice of Intentions with respect to
secured debts and that it is true and correct to the best of our knowledge and information and belief.

Signed : /s/

/s/

Williams, Omar

IN RE: **Williams, Omar**

Case #:

Debtor**DISCLOSURE OF COMPENSATION**

The undersigned stated the following:

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is **\$1,000.00** plus filing fee and costs of **\$209.00**
 - (a) for legal services rendered under paragraph 4,
 - (b) prior to filing this statement, Debtor has paid **\$291.00**
 - (c) the unpaid balance due and payable is **\$709.00**
3. **\$209.00** for the filing fee in this case has been paid.
4. The services rendered or to be rendered include the following:
 - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
 - (c) Representation of the Debtors at the first meeting of creditors.
 - (d) Preparation of the creditors mailing list.
 - (e) Representation of the debtor(s) at the hearing on confirmation (if applicable)
5. All other services rendered including, but not limited to, representation in adversary proceeding, representation at motions to modify or lift stay, other extra services shall be at an hourly rate of **\$300.00** . These additional services shall be subject to and fixed by the order of the court.
6. The source of payments made by debtor to the undersigned was from earnings/fixed income and compensation for services performed.
The source of payments to be made by the debtor to the undersigned for the unpaid balance remaining, if any, will be from earnings/fixed income for services performed.
7. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
8. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
9. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Executed on: 10/10/2005

Signature: /s/ David Paul Daniels, A Prof. Corp.
David Paul Daniels, A Prof. Corp. Court ID **DD6272**

Address **By David P. Daniels, Esq.**
3300 Federal Street
Camden, NJ 08105

Tele: **856-338-0411**

A-1 Collection Service
Account Number
P.O. Box 7387
W. Trenton, NJ 08628-0387

Apex Asset Management LLC
Account Number
P.O. Box 7044
Lancaster, PA 17604-7044

AZ Finance Inc.
Account Number
5610 E. Burns St.
Tuscon, AZ 85711

Collectech Systems Inc.
Account Number
3000 Corporate Exchange
Columbus, OH 43231

Credit Acceptance Corporation
Account Number
P.O. Box 513
Southfield, MI 48037

Credit Protect Association
Account Number
13355 Noel Rd.
Dallas, TX 75240

Credit Solutions, LLC
1001026000771
P.O. Box 1241
Metairie, LA 70004-1241

Financial Recoveries
Account Number
800 Kings Highway North
Cherry Hill, NJ 08034

IC System, Inc
423196
P.O. Box 64378
Saint Paul, MN 55164

Marlin Intergrated
Account Number
100 Glen St.
Suite 300
Glen Falls, NY 12801-4433

Medclear
Account Number
PO Box 8547
Philadelphia, PA 19101-8547

NCO Financial Systems, Inc
Account Number
PO Box 41417
Dept. 99
Philadelphia, PA 19101

OSI Collection Services
Account Number
P.O. Box 987
Brookfield, WI 53008-0987

Quality Asset Recovery
QAR1VIRTOP096
7 Forster Avenue
Suite 101
Gibbsboro, NJ 08026

Sallie Mae
Account Number
P.O. Box 9500
Wilkes Barre, PA 18773-9500

Unique National Collection
Account Number
119 E. Maple St.
Jeffersonville, IN 47130